

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

WILLIAM POLIAK  
TAWNYA POLIAK  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.  
No Respondents.

Case No.:16-22252

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/17/2016 and confirmed on 10/21/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		145,262.77
Less Refunds to Debtor	9,525.42	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>135,737.35</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	5,927.45	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>9,927.45</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK NA - TRUSTEE Acct: 5520	0.00	0.00	0.00	0.00
	HSBC BANK USA NA - TRUSTEE Acct: 5726	24,890.42	24,890.42	0.00	24,890.42
	US BANK NA - TRUSTEE Acct: 5520	11,498.13	11,498.13	0.00	11,498.13
	US BANK NA - TRUSTEE Acct: 5520	0.00	41,609.40	0.00	41,609.40
	US BANK NA - TRUSTEE Acct: 5520	0.00	0.00	0.00	0.00
	HSBC BANK USA NA - TRUSTEE Acct: 5726	2,735.35	2,735.35	0.00	2,735.35
	PA DEPARTMENT OF LABOR & INDUSTR Acct: 1828	5,359.70	5,359.70	858.36	6,218.06
	PA DEPARTMENT OF REVENUE* Acct: 2662	1,185.24	1,185.24	61.40	1,246.64
	INTERNAL REVENUE SERVICE* Acct: 0267	25,295.48	25,295.48	1,755.78	27,051.26
	FORD MOTOR CREDIT COMPANY LLC(*) Acct: 2478	1,095.92	1,095.92	0.00	1,095.92
					<b>116,345.18</b>

Priority					
	COREY J SACCA ESQ Acct:	0.00	0.00	0.00	0.00
	WILLIAM POLIAK Acct:	0.00	0.00	0.00	0.00
	WILLIAM POLIAK Acct:	9,525.42	9,525.42	0.00	0.00
	BONONI & COMPANY Acct:	4,000.00	4,000.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 0267	0.00	0.00	0.00	0.00
	PA DEPARTMENT OF REVENUE*	5,220.05	5,220.05	0.00	5,220.05

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority	Acct: 8026				5,220.05
<hr/>					
Unsecured					
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct:				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct: 4481				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct:				
	SYSTEMS & SERVICES TECHNOLOGIES	1,360.10	1,360.10	0.00	1,360.10
	Acct: 1776				
	PA DEPARTMENT OF REVENUE*	2,884.57	2,884.57	0.00	2,884.57
	Acct: 0267				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: XXXXXPRAE				
	JEROME BLANK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	RAS CITRON	0.00	0.00	0.00	0.00
	Acct:				
	JODI L HAUSE ESQ	0.00	0.00	0.00	0.00
	Acct:				
					4,244.67
<hr/>					
TOTAL PAID TO CREDITORS					125,809.90
<hr/>					
TOTAL					
CLAIMED	5,220.05				
PRIORITY	72,060.24				
SECURED	4,244.67				

Date: 06/25/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
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 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

WILLIAM POLIAK  
TAWNYA POLIAK  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:16-22252

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 William Poliak  
 Tawnya Poliak  
 Debtors

Case No. 16-22252-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dsaw  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Jun 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2019.

db/jdb  
 cr +William Poliak, Tawnya Poliak, 1039 Redoak Drive, Harrison City, PA 15636-1600  
 +US Bank National Association, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Ave.suite # 100, Boca Raton, FL 33487-2853  
 14247452 +Dept. of Labor and Industry - UCTS, Commonwealth of Pennsylvania,  
 625 Cherry Street Room 203, Reading, PA 19602-1152  
 14262085 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit Company LLC, P. O. Box 62180,  
 Colorado Springs, CO 80962)  
 14247454 +Frđ Motor Cr, Po Box Box 542000, Omaha, NE 68154-8000  
 14319322 HSBC Bank USA, National Association, c/o Ocwen Loan Servicing, LLC,  
 Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605  
 14247456 +Nationstar Mortgage, PO Box 829009, Dallas, TX 75382-9009  
 14264684 +U.S. Bank National Association, Nationstar Mortgage LLC, PO Box 619096,  
 Dallas TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Jun 27 2019 03:02:57 COMMONWEALTH OF PA UCTS,  
 DEPARTMENT OF LABOR AND INDUSTRY, 651 BOAS STREET, ROOM 702, HARRISBURG, PA 17121-0751  
 cr E-mail/PDF: rmscedi@recoverycorp.com Jun 27 2019 03:06:22  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 14327798 +E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Jun 27 2019 03:02:57 COMMONWEALTH OF PA UCTS,  
 DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 702,  
 HARRISBURG, PA 17121-0751  
 14247451 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 27 2019 03:07:02 Capital One Bank,  
 PO Box 71083, Charlotte, NC 28272-1083  
 14247453 +E-mail/Text: mrdiscen@discover.com Jun 27 2019 03:00:48 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316  
 14247455 E-mail/Text: cio.bncmail@irs.gov Jun 27 2019 03:01:05 Internal Revenue Service,  
 PO Box 21126, Philadelphia, PA 19114  
 14247457 +Fax: 407-737-5634 Jun 27 2019 03:39:30 Ocwen Loan Servicing L, 1661 Worthington R,  
 West Palm Beac, FL 33409-6493  
 14247458 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 27 2019 03:01:43 PA Department of Revenue,  
 Department 280946, Harrisburg, PA 17128-0946  
 14247459 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 27 2019 03:05:41  
 Portfolio Recovery, PO Box 12914, Norfolk, VA 23541  
 14262164 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 27 2019 03:01:43  
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,  
 Harrisburg, PA 17128-0946  
 14250971 E-mail/PDF: rmscedi@recoverycorp.com Jun 27 2019 03:06:21  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 14290619 +E-mail/Text: bankruptcysst@alorica.com Jun 27 2019 03:00:45  
 Systems & Services Technologies, Inc., 4315 Pickett Road,, St. Joseph, Missouri 64503-1600  
 14247460 +E-mail/Text: bankruptcysst@alorica.com Jun 27 2019 03:00:45 Systems and Services Tech,  
 4315 Pickett Rd., Saint Joseph, MO 64503-1600

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr HSBC Bank USA, NA, As Trustee For ACE Securities C  
 cr HSBC Bank USA, National Association, As Trustee Fo  
 cr NATIONSTAR MORTGAGE, LLC  
 cr Pa Dept of Revenue  
 cr U.S. Bank National Association as Indenture Truste  
 cr U.S. Bank National Association as Indenture Truste

TOTALS: 6, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: dsaw  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Jun 26, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 28, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2019 at the address(es) listed below:

Albert James Millar on behalf of Creditor Pa Dept of Revenue jmillar@pa.gov  
Corey J. Sacca on behalf of Debtor William Poliak csacca@bononilaw.com,  
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com  
Corey J. Sacca on behalf of Joint Debtor Tawnya Poliak csacca@bononilaw.com,  
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com  
James Warmbrodt on behalf of Creditor U.S. Bank National Association as Indenture Trustee  
for Springleaf Mortgage Loan Trust 2013-, Mortgage-Backed Notes, Series 2013-3  
bkgroup@kmlawgroup.com  
Jerome B. Blank on behalf of Creditor HSBC Bank USA, NA, As Trustee For ACE Securities  
Corp.etal pawb@fedphe.com  
Jodi L. Hause on behalf of Creditor HSBC Bank USA, National Association, As Trustee For et al  
jodi.hause@phelanhallinan.com, pawb@fedphe.com  
Joseph A. Dessoie on behalf of Creditor HSBC Bank USA, NA, As Trustee For ACE Securities  
Corp.etal pawb@fedphe.com  
Kevin M BATTERY on behalf of Creditor US Bank National Association kbattery@rascrane.com  
Kevin M BATTERY on behalf of Creditor U.S. Bank National Association as Indenture Trustee for  
Springleaf Mortgage Loan Trust 2013-, Mortgage-Backed Notes, Series 2013-3 kbattery@rascrane.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com  
Thomas Song on behalf of Creditor HSBC Bank USA, National Association, As Trustee For et al  
pawb@fedphe.com

TOTAL: 12